

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Richmond Division**

**In re: Olivaria, Erica L.  
Debtor**

**Case No. 11-31392-DOT  
Chapter 13**

**Olivaria, Erica L.  
Plaintiff,  
v.**

**Adv. Pro. No. 12-03105-T**

**Chase Home Finance, Inc.  
Glasser and Glasser P.L.C., Trustee  
AND  
MERS, Beneficiary and Nominee.  
Defendants.**

**ORDER ON COMPLAINT TO DETERMINE VALIDITY, EXTENT,  
AND/OR PRIORITY OF LIENS**

This matter comes before the Court on the Complaint to Determine Validity, Extent and/or Priority of Liens filed by Erica Olivaria (the “Debtor”), and  
It appearing that Chase Home Finance (CHASE), Glasser & Glasser, Trustee (Glasser) and MERS (MERS) were duly served with a copy of the Complaint and Motion pursuant to Bankruptcy Rule 7004(b); and

It further appearing that Chase, Glasser and MERS having failed to plead or otherwise defend within twenty (20) days of the service of the Complaint, it is hereby ORDERED that judgment is entered in favor of the Debtor against Chase, Glasser and MERS;

It is further ORDERED that Chase, Glasser and MERS' interests are void relating to Chase's second Deed of Trust (the "Deed of Trust") recorded against Debtor's real property located at 3149 Welsh Circle, Henrico, VA 23223 (the "Real Property"), said real property being more particularly described as:

**All that certain lot, piece or parcel of land, with all improvements thereon and appurtenances thereto belonging, lying and being in Henrico County, Virginia, designated as Lot 13, Block A, on the Plan of "Glenwood Lakes, section 9, Fairfield District, Henrico County, Virginia", made by E. D. Lewis & Associates, P. C., Consulting Engineers, Land Surveyors & Planners, dated April 8, 2005, recorded January 12, 2006 in the Clerk's Office, Circuit Court, Henrico County, Virginia, in Plat Book 122 pages 8-10 to which reference is hereby made for a more particular description of the lot hereby conveyed. Being a portion of the same real estate conveyed to NVR, Inc., a Virginia corporation, by deed from FSN Realty, Inc., a Virginia corporation dated August 7, 2006 and recorded August 17, 2006 in the aforesaid land records in Deed Book 4182, page 0329.**

It is further ORDERED that, upon the Debtor's receipt of a discharge in this case, the second lien Deed of Trust held by Chase and recorded in the Clerk's office of the Circuit Court of Henrico County, Virginia, in Deed book 4228 at page 1640 shall be extinguished;

It is further ORDERED that upon the Debtor's receipt of a discharge in this case, Chase shall forthwith take all necessary steps to release the aforesaid Deed of Trust;

It is further ORDERED that the Clerk shall mail copies of this Order, once entered, to all parties on the attached service list.

Date: \_\_\_\_\_

U.S. Bankruptcy Judge

Entered on Docket: \_\_\_\_\_

I ask for this:

/s/ Elizabeth C. Brogan

Elizabeth C. Brogan (VSB #76539)  
Boleman Law Firm, P.C.  
P.O. Box 11588  
Richmond, VA 23230-1588  
(804) 358-9900  
Counsel for Debtor

**CERTIFICATION**

I certify that a copy of this Order has been endorsed by all necessary parties.

/s/ Elizabeth C. Brogan  
Counsel for Debtor

**PARTIES TO RECEIVE COPIES**

Boleman Law Firm, P.C.  
P.O. Box 11588  
Richmond, VA 23230

Robert Hyman, Trustee  
P.O. Box 1780  
Richmond, VA 23218-1780

MERS  
1818 Library St, Ste 300  
Reston, VA 20190

Sharon Horstkamp  
1818 Library St, Ste 300  
Reston, VA 20190  
Registered Agent for MERS

Chase Home Finance, Inc.  
343 Thornall St  
Edison, NJ 08837

CT Corporation System  
4701 Cox Rd, Ste 310  
Glen Allen, VA 23060  
Registered Agent for Real Time Resolutions, Agent for Chase Home Finance

Glasser and Glasser, PLC  
Crown Center Building  
580 E. Main St, #600  
Norfolk, VA 23510

Erica Olivaria  
3149 Welsh Cir  
Richmond, VA 23223